

Table I.D.3.b(2009) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.0%	24.2%	31.5%	32.3%	29.4%	24.0%	29.5%	25.6%
Industry group **								
Agric., fish., forest.	24.9%	.	.	.	.	.	22.1% *	25.8%
Mining and manufacturing	22.1%	23.9%	25.1%	26.1%	25.1%	20.3%	27.9%	21.6%
Construction	29.5%	17.0%	36.6%	34.5%	34.6%	21.7%	27.8%	30.6%
Utilities and transp.	23.0%	17.1% *	23.0% *	25.8%	30.0%	22.1%	23.4%	23.0%
Wholesale trade	24.3%	23.1%	21.5%	33.0%	31.8%	19.6%	26.8%	23.8%
Fin. svcs. and real estate	25.1%	32.8%	33.8%	36.0%	27.6%	23.2%	33.9%	24.4%
Retail trade	29.8%	32.6%	34.9%	46.2%	36.4%	27.7%	37.8%	28.9%
Professional services	25.6%	26.0%	32.6%	34.1%	30.9%	22.5%	29.8%	25.0%
Other services	33.3%	23.4%	33.7%	29.6%	28.1%	36.2%	28.3%	34.2%
Ownership								
For profit, incorporated	26.3%	25.7%	32.0%	32.7%	30.4%	24.1%	30.6%	25.7%
For profit, unincorporated	28.2%	23.5%	34.7%	40.0%	29.3%	25.8%	30.8%	27.7%
Nonprofit	23.0%	14.7%	21.1%	22.7%	26.0%	22.4%	18.8%	23.4%
Age of firm								
Less than 5 years	30.9%	26.0%	35.5%	36.5%	35.2%	24.2% *	29.4%	32.1%
5-9 years	33.8%	22.3%	33.8%	37.4%	40.8%	29.5%	30.6%	36.0%
10-19 years	31.4%	30.6%	32.9%	32.5%	32.1%	30.2%	30.9%	31.7%
20 or more years	25.0%	20.7%	29.6%	31.4%	27.8%	23.7%	28.6%	24.7%
Multi/single status								
2 or more locations	24.8%	17.4% *	29.4%	31.8%	28.9%	23.9%	30.5%	24.7%
1 location only	30.1%	24.3%	31.6%	32.5%	30.1%	29.4%	29.4%	30.8%
Percent full-time employees								
Less than 25%	30.4%	27.2% *	34.8%	25.5% *	27.1%	34.0%	28.4%	31.2%
25-49 %	27.6%	13.2% *	16.3% *	48.1%	37.3%	24.5%	21.4%	28.7%
50-74 %	27.7%	28.0%	36.2%	36.8%	26.2%	26.9%	31.4%	27.3%
75% or more	25.7%	24.1%	31.6%	31.8%	29.3%	23.6%	29.6%	25.2%
Union presence								
No union employees	29.1%	25.9%	32.2%	34.2%	31.6%	26.9%	30.7%	28.8%
Has union employees	18.9%	8.4% *	23.4% *	16.9%	19.3%	19.0%	16.8%	19.0%
Unknown	24.9%	10.6% *	47.7%	39.8%	21.4%	24.9%	32.0%	24.9%
Percent low wage employees								
50% or more low wage	29.0%	17.8%	27.9%	42.1%	37.3%	27.2%	26.9%	29.2%
Less than 50% low wage	25.6%	25.0%	31.7%	31.6%	28.6%	23.6%	29.7%	25.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.b(2009) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.35%	1.42%	1.10%	1.06%	0.72%	0.49%	0.93%	0.41%
Industry group **								
Agric., fish., forest.	2.73%	.	.	.	.	.	6.79% *	2.39%
Mining and manufacturing	0.72%	6.06%	3.18%	2.32%	1.96%	1.18%	2.75%	0.80%
Construction	2.16%	2.67%	5.85%	3.82%	5.38%	2.00%	2.65%	2.77%
Utilities and transp.	1.40%	6.86% *	9.56% *	6.03%	3.84%	1.54%	4.14%	1.45%
Wholesale trade	0.69%	6.03%	4.21%	2.10%	1.81%	0.76%	2.16%	0.88%
Fin. svcs. and real estate	0.83%	5.15%	6.04%	3.86%	2.27%	0.75%	2.97%	0.78%
Retail trade	1.09%	5.84%	4.00%	3.29%	5.88%	0.97%	3.03%	1.02%
Professional services	0.70%	1.99%	3.21%	2.33%	1.40%	0.87%	1.63%	0.78%
Other services	1.66%	1.88%	2.53%	3.61%	2.58%	2.19%	1.87%	1.96%
Ownership								
For profit, incorporated	0.39%	2.36%	1.89%	1.17%	1.47%	0.48%	1.18%	0.47%
For profit, unincorporated	1.49%	2.48%	5.39%	4.47%	3.65%	1.79%	3.92%	1.73%
Nonprofit	1.24%	3.76%	2.75%	2.42%	1.36%	2.01%	2.98%	1.44%
Age of firm								
Less than 5 years	3.16%	4.80%	7.67%	5.05%	4.35%	8.47% *	5.04%	3.28%
5-9 years	2.94%	4.56%	4.41%	5.23%	2.98%	4.56%	3.73%	3.68%
10-19 years	1.16%	2.04%	2.21%	1.72%	2.71%	1.91%	1.41%	1.59%
20 or more years	0.35%	1.52%	2.53%	1.08%	1.11%	0.51%	1.49%	0.43%
Multi/single status								
2 or more locations	0.43%	5.72% *	3.75%	1.59%	0.70%	0.49%	2.53%	0.43%
1 location only	0.87%	1.41%	1.21%	1.11%	1.71%	3.61%	0.98%	1.31%
Percent full-time employees								
Less than 25%	2.83%	10.48% *	10.06%	8.48% *	4.45%	2.18%	6.69%	1.55%
25-49 %	2.10%	5.63% *	5.64% *	4.90%	4.48%	2.05%	3.00%	2.25%
50-74 %	1.17%	4.94%	6.72%	4.98%	2.69%	1.66%	3.13%	1.51%
75% or more	0.40%	1.72%	0.86%	1.20%	0.83%	0.51%	1.01%	0.42%
Union presence								
No union employees	0.37%	1.43%	1.24%	1.00%	0.90%	0.63%	1.06%	0.50%
Has union employees	0.84%	5.72% *	7.14% *	2.25%	1.54%	0.83%	4.35%	0.88%
Unknown	1.13%	6.81% *	12.64%	9.71%	6.37%	1.19%	7.02%	1.14%
Percent low wage employees								
50% or more low wage	1.10%	3.24%	4.80%	3.91%	2.56%	1.36%	2.09%	1.16%
Less than 50% low wage	0.30%	1.52%	1.08%	1.19%	0.76%	0.43%	1.06%	0.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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